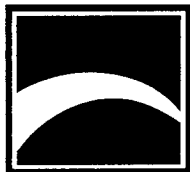


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D. P. Romani

TeamBank_{N.A.}

Nebraska



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1902 Harlan Dr.
Bellevue, NE 68005-6609

(402) 291-2000
1-800-880-6262
FAX (402) 291-4511

September 21, 2005

FDIC - San Francisco Regional Office
Director John F. Carter
25 Jesse Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Mr. Carter,

As a local community banker, I am extremely troubled by Wal-Mart's intentions to enter into the banking field. Free market capitalism prides it self in the ability to complete and with \$250 billion is retail sales; Wal-Mart stands to cripple the banking community.

As you know, recent legislative precedence has been against the mixing of banking and commerce as enacted by the Gramm-Leach-Bliley Act. A clear line needs to drawn for Walmart and I feel that the FDIC has a duty to act on behalf of American consumers.

I appreciate your time.

Sincerely,


John A. Anzalone
Nebraska Market Leader